UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re: Joshua Ryan Cromer Donna Williams Cromer 1722 Sauratown Road Germanton, NC 27019-9550	)	Case No. B-16 C13W Chapter 13
SS# xxx-xx-2508 SS# xxx-xx-3879 Debtors	)	

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors filed for relief under Chapter 13 of the United States Bankruptcy Code on November 10, 2016.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Bankruptcy Court in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **$855.00** per month for a period of **at least 36** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

☐ The attorney for the Debtor will be paid the base fee of **$4,500.00.** The Attorney has received **$ 500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

☑ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

a. ☐ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number
Ashley Sojka	**P.O. Box 900006; Raleigh, NC 27675**	

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C.§ 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment
-NONE-		

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Internal Revenue Service	**$998.00**

IV. Secured Claims

1. Real Property Secured Claims

a. ☑ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)

2. Personal Property Secured Claims

a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
CPS	**2012 Acura MDX**	**$22,500.00**	**Y**	***$0.00**	**$225.00**	**$525.00**	**Till**
Lendmark	**2003 Chevrolet 1500**	**$7,000.00**	**Y**	**$0.00**	**$70.00**	**$150.00**	**Till**
Badcock	**Household goods**	**$1,500.00**	**Y**	**$1,500.00**	**$0.00**	**$35.00**	**Till**

910 Claim

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than $2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is **0** %.

VII. Executory Contracts/Leases

a. ☐ None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract
Chrome Capital	**Lease of motorcycle**

c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

a. ☑ None

b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: **November 10, 2016**

/s/ Stephen D. Ling
Stephen D. Ling 05718
Attorney for the Debtor
Address: **1515 W. Cornwallis Drive, Suite 101**
Greensboro, NC 27408-6334
Telephone: **336-272-2157**
State Bar No. **05718**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:	)	
Joshua Ryan Cromer	)	
Donna Williams Cromer	)	**CERTIFICATE OF SERVICE**
	)	
SS# **xxx-xx-2508**	)	
SS# **xxx-xx-3879**	)	Case No. **B-16 C13W**
Debtors	)	

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Kathryn L. Bringle
Chapter 13 Trustee
P.O. Box 2115
Winston-Salem, NC 27102-2115

Ashley Sojka
P.O. Box 900006
Raleigh, NC 27675

Badcock Home Furniture & More
Attn: Bankruptcy
P.O. Box 724
Mulberry, FL 33860

Cach LLC
c/o Amber K. Kauffman
Sessoms & Rogers, P.A.
P.O. Box 52508
Durham, NC 27717

Capital One Bank
Attn: Bankruptcy Dept.
P.O. Box 30285
Salt Lake City, UT 84130-0285

Care Credit/Synchrony Bank
Attn: Bankruptcy Dept.
P.O. Box 965064
Orlando, FL 32896-5064

Child Support Enforcement Agency/NC
NC Child Support Enforcement
Po Box 20800
Raleigh, NC 27619

Chrome Capital
3073 S Horseshoe Drive, Suite 206
Naples, FL 34104

Collection Pros
12924 Pierce Street, #101
Pacoima, CA 91331

Consumer Portfolio Services
Attn: Bankruptcy
19500 Jamboree Road
Irvine, CA 92612

Credit One Bank NA
Attn: Bankruptcy Dept.
P.O. Box 98873
Las Vegas, NV 89193-8873

Employment Security Commission
Tax Dept
P.O. Box 26504
Raleigh, NC 27611-6504

Fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

First National Credit Card/Legacy Bank
Attn: Bankruptcy Department
P.O. Box 5097
Sioux Falls, SD 57117

First Premier Bank
Attn: Bankruptcy Department
601 S. Minneapolis Avenue
Sioux Falls, SD 57104

First Savings Credit Card
Attn: Bankruptcy Dept
P.O. Box 5096
Sioux Falls, SD 57117-5096

First Savings Credit Card
Attn: Bankruptcy Dept
P.O. Box 5019
Sioux Falls, SD 57117-5019

FirstPoint Collection Resources
P.O. Box 26140
Greensboro, NC 27402-6140

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Kohls/Capital One, NA
Attn: Bankruptcy Dept.
P.O. Box 3120
Milwaukee, WI 53201-3120

Lendmark Financial Services
400 E. Hanes Mill Road
Winston-Salem, NC 27105-9136

Maurices/Comenity Bank
AttnL Bankruptcy Department
P.O. Box 182125
Columbus, OH 43218-2125

Merrick Bank
Attn:Bankruptcy Dept.
P.O. Box 9201
Old Bethpage, NY 11804-9201

Monroe & Main
1112 Seventh Avenue
Monroe, WI 53566

NC Dept of Revenue
Attn: Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27640-0001

One Main Financial
Attn: Bankruptcy Dept.
P.O. Box 6042
Sioux Falls, SD 57117-6042

Santander Consumer USA
c/o NC Management Service
1 Alllied Drive
Trevose, PA 19053

Stokes County Tax Dept.
P.O. Box 57
Danbury, NC 27016

Time Warner Cable
c/o CBE Group, Inc.
P.O. Box 900
Waterloo, IA 50704

TJ Max/Synchrony Bank
Attn: Bankruptcy Dept.
P.O. Box 965064
Orlando, FL 32896-5064

Verve Card/Mid America Bank & Trust
Attn: Bankruptcy Dept
P.O. Box 31292
Tampa, FL 33631-3292

Victoria Secret/Comenity Bank
Attn: Bankruptcy
P.O. Box 182125
Columbus, OH 43218

Date: **November 10, 2016**

/s/ Stephen D. Ling

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